Oliver Dreger

2035 Hopkins Rd, Buffalo, NY 14068

(716) 348-0636 – oliver.dreger@gmail.com

Education

State University of New York at Buffalo, 2008
Master of Business Administration
GPA: 3.9/4.0

State University of New York at Buffalo, 1999
Bachelor of Science – Business Administration
Student, University at Buffalo Honors Program
Concentration: Finance
GPA: 3.9/4.0

Work Experience

M&T Bank

Quantitative Manager – Treasury, Senior Vice President 9/2019 – Present

- Manage Non-Residential Consumer Credit Risk team.
- Lead team in the development of predictive quantitative models for managing credit risk and forecasting portfolio losses and balances. Interpret results, develop recommendations, and present findings to senior management.
- Facilitate the model development effective challenge process with key stakeholders and oversight groups.
- Work with a wide range of internal customers to explain the benefits, limitations, assumptions, and requirements of models.
- # Serve as liaison across Bank-wide stakeholders to ensure appropriate data sourcing for modeling and analytics.
- Work closely with business partners to develop and implement business strategies informed by model output.
- Manage and contribute model documentation and performance monitoring results to satisfy Model Risk Management and regulatory requirements.
- Lead engagements with colleagues in Model Risk Management for model validations.
- # Serve as subject matter expert for credit modeling projects on all facets of quantitative risk management and develop partnerships across the Bank.
- Mentor and supervise work of less experienced team members and assist in development of their technical and professional acumen.
- Provide quantitative support for BSA/AML Customer Risk Rating model.

1/2015 – 9/2019

Quantitative Manager – Treasury, Vice President

- Managed Fee Income team, overseeing
- Support BSA/AML Customer Risk Rating model. Enhanced model accuracy resulting in reduction of customers rated as high-risk.

First Niagara

Senior Credit Risk Analyst – Credit Risk, Vice President 2/2014 – 1/2015

- Supported indirect auto portfolio.
- Provided loss forecasts.
- Evaluated performance of various segments of indirect auto portfolio.

Oliver Dreger
2035 Hopkins Rd, Buffalo, NY 14068
(716) 348-0636 – oliver.dreger@gmail.com

M&T Bank

Senior Credit Risk Analyst – Credit Risk, Assistant Vice President 5/2012 – 2/2014

- Supported unsecured lines of credit and indirect auto portfolios.
- Designed and implemented challenger collection strategy for M&T's credit card in order to improve collecting on outstanding accounts. This was the first strategy as part of a test-and-learn approach for M&T's credit card portfolio.
- Developed challenger underwriting strategy for credit cards based on a logistic regression model in order to increase bookings of credit cards while maintaining the performance of the portfolio.

Business Analyst – Marketing**,** Assistant Vice President 7/2003 – 5/2012

- Designed NPV model to determine incremental profitability from cross-selling credit cards, which became part of the business case for the M&T's retail credit card.
- Used predictive modeling for developing retention strategy in order to reduce attrition of high value customers after bank acquisition.
- Developed and disseminated actionable customer insights through data mining. Made recommendations to senior and business line management based on these insights.
- Managed strategic marketing projects by applying expertise in translating customer data into insights and profitable business strategies.
- Designed, developed and implemented database management system used for analysis, planning, execution, and reporting of all the bank's retail marketing campaigns. Trained users of campaign so that it could be successfully used on a day-to-day basis.
- Created SQL Server databases that were used for time-series analyses on product profitability, retention and cross-sell performance.
- Designed and deployed Excel/Visual Basic programs used by various departments in retail bank.
- Team leader for various group projects and new hires.

Aldrich & Cox, Inc. 5/1997 – 7/2003

Risk Management Consultant

- Identified and analyzed loss exposures.
- Selected and implemented risk management techniques and provided cost/benefit analysis for risk management program.

Computer Skills

SAS, Python, R, SQL, Visual Basic